

In re:
Roosevelt Crapps, Jr.
Debtor

Case No. 20-12017-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 11, 2025

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2025:

Recip ID	Recipient Name and Address
db	+ Roosevelt Crapps, Jr., 1383 Pennington Road, Philadelphia, PA 19151-2839

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 12 2025 00:13:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 12 2025 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14511857	Email/Text: BKelectronicnotices@cenlar.com	Jun 12 2025 00:13:00	Cenlar FSB, Attention: BK Department, 425 Phillips Blvd, Ewing, NJ 08618
14498451	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 12 2025 00:13:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
14525394	Email/Text: megan.harper@phila.gov	Jun 12 2025 00:13:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14501979	+ EDI: AIS.COM	Jun 12 2025 04:12:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14502797	Email/PDF: bncnotices@becket-lee.com	Jun 12 2025 00:25:58	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14511524	EDI: CITICORP	Jun 12 2025 04:12:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14511525	EDI: Q3G.COM	Jun 12 2025 04:12:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14497593	EDI: DISCOVER	Jun 12 2025 04:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14508005	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 12 2025 00:13:00	Nissan Motor Acceptance Corporation, PO Box 9013, Addison, TX 75001-9013
14510244	EDI: PRA.COM	Jun 12 2025 04:12:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14499065	+ Email/Text: bankruptcy1@pffcu.org	Jun 12 2025 00:13:00	Police and Fire Federal Credit Union, Greenwood One, 3333 Street Road, Bensalem, PA 19020-2022
14512015	EDI: Q3G.COM	Jun 12 2025 04:12:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14960004	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 12 2025 00:24:50	Resurgent Receivables LLC, PO Box 10587,

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14508747	+ Email/Text: bncmail@w-legal.com	Jun 12 2025 00:13:00	Greenville, SC 29603-0587 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14500232	+ EDI: CBSTDR	Jun 12 2025 04:12:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14511415	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jun 12 2025 00:39:20	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2025 at the address(es) listed below:

Name	Email Address
ANDREW M. LUBIN	on behalf of Creditor Firsttrust Bank nj-ecfmail@mw-c-law.com bkecf@milsteadlaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARISA MYERS COHEN	on behalf of Creditor Firsttrust Bank ecfmail@mw-c-law.com mcohen@mw-c-law.com
MICHAEL A. CIBIK	on behalf of Debtor Roosevelt Crapps Jr. help@cibiklaw.com, noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubilee bk.net; cibiklaw@recap.email; ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Roosevelt Crapps Jr.</u>	Social Security number or ITIN	xxx-xx-5583
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	20-12017-djb		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Roosevelt Crapps Jr.

6/10/25

By the court: Derek J Baker
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.